



## HEALTH MATTERS

### A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN



October 31 Balance	\$1,471,955		Dec 31, 2008 Balance	\$1,060,854
Total Revenues	\$405,451		Jan - Nov Revenues	\$8,226,248
Employer Premiums	301,228		Jan - Nov Expenses	\$8,009,380
Employee Premiums	47,338		Nov 30, 2009 Balance	\$1,277,722
Other Revenues	56,885			
Total Expenses	\$599,684		YTD Gain/(Loss)	\$216,868
Week 1 Claims	83,000			
Week 2 Claims	85,292			
Week 3 Claims	104,700			
Week 4 Claims	47,774			
Week 5 Claims	62,188			
Rx Claims	128,476			
Other Expenses	88,254			
Monthly Gain/(Loss)	\$(194,233)			
November 30 Balance	\$1,277,722			

#### New Cards I

Last week you should have received new insurance cards in the mail (one card if you have individual coverage, two cards if you also have coverage for your spouse and/or family). The cards were updated to show the new prescription drug copays effective January 1, 2010. If you need an additional card for a dependent child who does not live with you, you can request a card through the BAS website. Click "Online Service Requests" on the menu at the left side of the main page.

#### New Cards II

If you have a medical flex account in 2010, you should have also received a new debit card in the mail. The envelope says M&I Bank—don't throw it away. The card will be activated January 1, 2010.

Your old card will be de-activated December 31. If you have money remaining in your 2009 medical flex account, you have until February 28, 2010, to spend it. However, you will not be able to use your 2009 debit card in 2010. You must submit all claims against your 2009 account for manual reimbursement. Go to [www.carmel.in.gov/government/humanresources/hremployees.htm](http://www.carmel.in.gov/government/humanresources/hremployees.htm) for a copy of the reimbursement form.

If you need an additional card for your spouse or for a dependent child away at school, you can request a card through the flex website AFTER January 1, 2010. Click "Flex Debit Card" on the menu at the top of the page.

## New Plan Document

The newly revised health plan document, which includes the latest plan amendments, will be available January 1 on the City web site ([www.carmel.in.gov/government/humanresources/hremployees.htm](http://www.carmel.in.gov/government/humanresources/hremployees.htm)) or the BAS web site ([www.benadmsys.com](http://www.benadmsys.com)). You can request a paper copy at any time from Human Resources.

## Top 7 Health News Stories of 2009

Go to [www.webmd.com/parenting/news/slideshow-top-10-health-news-2009](http://www.webmd.com/parenting/news/slideshow-top-10-health-news-2009) for more information about each of these stories and the rest of the top 10.

1. H1N1 flu epidemic: This year's top health news story started on April 21, when the media learned that the CDC was investigating two human cases of a new strain of flu. Soon the 2009 H1N1 swine flu virus circled the globe, striking the U.S. hard in late summer and early fall.
2. Health care reform: Health care reform is the most important yet least understood domestic issue in the U.S. One reason: It's complicated. Another reason: misinformation abounds. Keeping up with the real issues in health care reform remains a daunting task for most citizens.
3. Salmonella peanut recall: In early 2009, Minnesota health investigators linked mysterious salmonella infections to peanut products. The final count: 3,919 recalled products, 714 illnesses in 46 states, and at least nine deaths.
4. Michael Jackson propofol death: "Acute propofol intoxication" killed Michael Jackson, age 50. The anesthetic, along with sedatives, was allegedly administered by Jackson's doctor to help him sleep. The death was ruled a homicide; criminal charges have not yet been filed.
5. Celebrity cancer deaths: Actor Farrah Fawcett died at age 62 of anal cancer. Pancreatic cancer took Patrick Swayze at age 57. Senator Ted Kennedy died of brain cancer at age 77. All continued to be active and productive after their diagnoses and treatment.
6. Mammogram guidelines controversy: The U.S. Preventive Services Task Force recommended that routine screening mammograms start at age 50 for women at average risk (up from age 40). Backlash was quick and sharp from other medical groups.
7. Acetaminophen trouble: 2009 brought troubling news about acetaminophen, the active ingredient in Tylenol. Citing 56,000 emergency room visits each year for overdoses, an FDA panel recommended lowering the approved dose for adults.

We expect the biggest story in the next few years to be health care reform. Early in 2010 the House and Senate will begin reconciling the differences between the health care reform bills they approved late in 2009. As that process moves forward, we will learn more about how reform will affect members of our plan. We will notify you of developments that may affect you as we become aware of them.

Have a Happy and Healthy 2010